**Notes of Financial Capability Forum held on 18th January 2019 at CHS, Endurance House, Chivers Way, Histon, Cambridge, CB24 9ZR.**

**Present:**

Andrew Church CHS (Chair)

Sue Reynolds CHS

David Bailey CHS

Angie Noble Axiom (Longhurst Group)

Keith Bowman Accent Group

Rachel Mckay BPHA

Sarah-Jayne Goakes Clarion

Elaine Seager Clarion

Emma Hale Clarion Futures

David Smith Hundred Houses Society

Naomi Armstrong Cambridge City Council

Paula Rae SCDC

Susan Tufnell SCDC

Leanne Tipper SCDC

Sue Amner Cambridge City Council

Dawn Rogers Cambridgeshire County Council

Kevin Scanlon Cambridgeshire County Council

Dave Winterton DWP

Paul Szyszko DWP

Hannah Turner CPSL Mind

Isabel Cross CPSL Mind

Richard Curtis Cambridge CAB

Caroline Laws Money Advice Service

Kim Whitsey P3 Charity

Jon Edney Cambridge City Food Bank

Sarva Babla John Huntingdon Charity (JHC), Sawston

Sharon Keogh Kingsgate Church

Nikki DiGiovanni CCORRN

**Apologies:**

Heidi Allen MP for South Cambridgeshire

Gerry Cano CHS

Sally Land CHS

Alyssa Hearnden CHS

Matt Brooks CHS

Lynne McAulay CHS

Breege Brandon CHS

Helen Tonks CHS

Liz Stannard Clarion

Sue Beecroft Cambridge City Council

Nikki Vasilaki Cambridge City Council

Suzi Gilbey Cambridge City Council

Matt Nelson Cambridge City Council

Nikki Vasilaki Cambridge City

Terry Jordan Wisbech Town Council

Alison E. Smith Cambridgeshire County Council

Jane Hargrave Cambridgeshire County Council

Cheryl Ging Cambridgeshire County Council

Melissa Parsons CCC Homelessness Trailblazer

Dan Pearce CCC Homelessness Trailblazer

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Clive Diver DWP

Vicky Warriner DWP

Clive Diver DWP

Stephanie Cassidy DWP

Lorraine Payne Cambridge CAB

Helen Spriggs Rural Cambs. CAB

Fay Wright Anglian Water

Amanda Lee South Staff Water

Joanna Stevenson Trussell Trust

Tim Cracknell GET Group

Lynette Hurren Care Network

Nikki Soyza Care Network

Daniel Francis British Legion

Steve Nation MAC

James Martin Wintercomfort

Sam Crane Centre 33

Tim Cracknell GET Group

Steve Wright Sanctuary

Joanne Stevenson Trussell Trust

Anita Grodkiewicz Rosmini Centre

**1. Introduction, welcome and apologies (Andrew Church)**

Andrew welcomed all the attendees. He explained the benefits of the Forum networking opportunities. He said that by working together we can achieve more than working in isolation.

Andrew advised the group that Heidi Allen. MP for South Cambridgeshire sent her apologies. Due to parliamentary matters she was unable to attend. We hope that she may be able to be at a future meeting. The Universal Credit questions sent to Heidi have been dealt with by Julia Nix at the DWP and sent to Dave Winterton this morning. The answers will be forwarded to Forum members next week by Sue. In the meantime Dave Winterton has stepped into the breech with his UC update and to facilitate a UC discussion. .

**2. Notes of previous meeting and matters arising:**

1. The very detailed notes (by Sue Reynolds) ensure that those who are unable to attend can still get a flavour of the meeting and all the relevant information. We now have 200 people on our mailing list.
2. Most items suggested for inclusion in this meeting are on the agenda.
3. All actions from the last meeting have been dealt with and the notes and information circulated. .

**3) ‘CPSL Mind – what we do’.**

**A power point presentation by Hannah Turner and Isabel Cross of CPSL Mind**

**(45 minutes with Q & A)**

Hannah & Isabel gave a very detailed power point presentation.

***Action:*** Sue to circulate the presentation.

***Action:*** Hannah to send a CPSL Mind referral form for Sue to circulate.

**Services delivered – Hannah Turner – Head of Services**

Cambridgeshire, Peterborough and South Lincolnshire Mind (CPSL Mind), is the local Mind charity for the residents of Cambridgeshire, Peterborough and South Lincolnshire. They provide a wide range of services across the county to support those recovering from mental health challenges, promote positive mental health and tackle mental health-related stigma and discrimination within our communities.

Previously known as Cam-Mind, Hunts Mind, Peterborough & Fenland Mind. Also covers South Lincolnshire. CPSL Mind delivers a range of services and activities which vary according to the geographical area. This is all detailed in the presentation. CPSL Mind is a local organisation which is affiliated to the National MIND organisation, but is separate from it. CPSL Mind has offices in Peterborough, Cambridge and St Neots and has outreach venues in various locations.

Clients can self refer or be referred by organisations. CPSL Mind are happy to speak with professionals to advise on which services are available.

***(Wellbeing Service****: CPSL does NOT cover the Fenland area. In Fenland, Richmond Fellowship provides a similar service and they can be contacted on 01354 654715 (March office) or 01945 469770 (Wisbech office) or email* *fenland@richmondfellowship.org* *)*

**Services include:**

* Well Being Services including Counselling and CBT
* Support2Recovery- Paid for services
* Connecting Mums and Mums Matter perinatal groups (Peterborough))
* Changing Lives - various groups including Anger Management, Anxiety Management, Personality Disorder – mostly peer led
* Hearing Voices
* Stepping Forward
* Sanctuary (6pm – 1am, 365 nights a year) in Cambridge & Peterborough

**Prevention and Campaigning (Isabel Cross)**

* Stop Suicide
* Changing Lives
* Stress Less (young people)
* Resilience and Well Being

All asset based community development ‘What’s strong, not what’s wrong’. CPSL Mind also do fundraising. They accept donations, but please donate to CPSL Mind as the National MIND organisation is a separate entity. They deliver training to organisations. This has a cost attached.

**Questions & Answer session:**

**1) Keith Bowman, Accent Housing :**

**Q.** Is bereavement covered in the counselling?

**A.** No. Refer to CRUSE, as it is a specialist organisation. Lifecraft also have a ‘Bereaved by suicide’ group.

**2) Jon Edney, Cambridge City Food Bank**:

**Q.** If the Food Bank refer clients into CPSL Mind will they take the responsibility of getting them relevant help as the Food Bank cannot take on this responsibility and does not have the resources to deal with clients being bounced back to them.

**A.** Yes. CPSL Mind will ensure the referral is dealt with or if they cannot help they will refer into something more suitable.

**3) Dave Winterton, DWP.**

**Q.** Can CPSL Mind come to deliver a short talk on a Wednesday morning (late opening) on their services to the DWP staff at the Jobcentres?

**A.** Yes.

***Action:*** Sue to send Hannah Dave’s email address.

**Q.** If the Jobcentre staff refer clients into CPSL Mind (with permission) will the client receive some sort of communication?

**A**. Yes. They will receive a letter to say they have been referred in and that CPSL Mind is trying to contact them.

**Q.** How do we contact CPSL Mind? **A:** Phone local offices.

Barrere House
100 Chesterton Road
Cambridge
CB4 1ER.
**t**. 01223 311320

The Limes
24 New Street
St Neots
PE19 1AJ
**t**. 01480 470480
**f**. 01480 470484

Morley Way
Peterborough
Cambridgeshire
PE2 7JR
**t**. 01733 362990

<https://www.cpslmind.org.uk/> enquiries@cpslmind.org.uk

**Self-refer:** Complete a [**Referral Form**](https://www.cpslmind.org.uk/wp-content/uploads/2018/09/CPSL-Mind-Referral-Form.doc) and email this to wellbeing@cpslmind.org.uk

**Caroline Laws, Money Advice Service (MAS):**

**Point of information:** RE-THINK is a mental health charity and has a Help Line and can help where MH is affecting ability to deal with money. .

**Q**. Do CPSL Mind deliver any help with money, finances etc.?

**A.** No, not beyond very basic budgeting. They also do not fill in benefit forms as this is not their remit.

**Sue Reynolds, CHS Group**

**Point of information:** CHS has received some funding from Cambridgeshire County Council (CCC) to deliver the ***‘Money Essentials’*** financial capability training to CPSL Mind staff (February 4th) and to deliver the ***‘Making the Most of your Money ‘*** 6 week course to CPSL Mind clients. Four courses (2 hours a week for 6 weeks) will be delivered by Sue in Cambridge and in St Neots. The funding also includes 1:1 support with financial capability issues for up to 30 CPSL Mind clients (a total of 4 hours per person) with CHS Money Matters Advisors. This all runs from February to July 2019.

**4. Information Exchange**

**Naomi Armstrong, Benefits Manager, Cambridge City Council.**

New Housing Benefit claims taking 10 days to process and change of circumstances taking 3 days, which is very good

Budget for Discretionary Housing Payments (DHP) from the government was £223,000. They have spent £270,000 (overspend) as need is so great. In Cambridge City much of DHP budget goes on Bedroom Tax and Benefit Capped households and to support those whose rent is above the Local Housing Allowance, as private rents are more expensive in Cambridge City than elsewhere. This is about £260 per person per year. City are trying to find out why Bedroom Taxed clients are NOT moving. What are the barriers? Trying to reduce expenditure on this.

Cambridge City Council has an arrangement with Cambridge Water so that tenants assessed as eligible for a DHP (Discretionary Housing Payment) can get the Social Water (and sewerage) Tariff without having to apply so long as they sign the DHP form to agree to this.

Working on HB+, a City Council project with CHS, CAB, Town Hall Lettings and private landlords to get homeless & vulnerably housed HB claimants into private rented accommodation. Need more private landlords to accept these clients.

The funding for Personal Budgeting Support (PBS) for Universal Credit claimants comes from central government to local authorities. Cambridge City Council and South Cambs. pay Cambridge CAB to deliver this PBS. CAB Advisors are now in Cambridge Jobcentre every day and have assisted 60 people so far. The take up rate is 80%, which is very good (previously 20%), as referral is now so easy. The City Council will fund this until June 2019, but then the funding ends and the government will pay National CAB to deliver this PBS after April 2019. How this will work is not clear as yet. It appears to shift emphasis to assisting people to claim UC, rather than actual PBS.

Naomi says there has been a 4.5% reduction in Housing Benefit claimants (presumably due to the UC roll out in October 2018). There will be a re-structure within Cambridge City Housing & Customer Services and may be HB Officer redundancies. Naomi commented that these people would then be available to be taken on by Housing Associations for UC assistance jobs.

**Comment from several Housing Associations:** No extra funding is available for HA’s to take on any extra staff at all, especially as the HA’s are still having their rents cut by 1% a year. HA staff are really struggling to cope with the knock on effects of the Universal Credit national roll out. HA staff are feeling stressed by all the extra work and the difficulties in dealing with queries, incorrect payments, APA’s, consent issues, cumbersome processes etc.

. **Caroline Laws, Money Advice Service (MAS)**

 <https://www.moneyadviceservice.org.uk/en>

The MAS has a useful online tool called ‘Money Manager’ for those claiming UC.

<https://www.moneyadviceservice.org.uk/en/tools/money-manager>

From 1st January 2019 the Money Advice Service (MAS) is now a single financial guidance body encompassing MAS, The Pension Advisory Service and Pension Wise. They have a new CEO and a new contact centre in Salkirk. Business as usual with the website, contact centre etc.

From April 2019 MAS is having a listening exercise with other organisations to find out what they want from MAS.

**Richard Curtis, Cambridge CAB.**

Richard again highlighted the success of the UC PBS delivered in Cambridge Jobcentre with 80% take up.

Concerns about how the new funding for National CAB to deliver PBS will be delivered. Rachel Talbot (Cambridge CAB CEO) will be attending a CAB conference next week on this issue and we will know more after this.

New CAB Outreach at Addenbrookes Hospital Trauma Unit for patients and family members. Every day Monday – Friday. Referrals from the Nurses. Problems include money issues, debt (including older debt that has not been addressed), potential evictions. The trauma often brings to light things that have been previously ignored but now must be dealt with.

**South Staffs Water update:**

Richard is a trustee on South Staff Water. The Assure Tariff is changing to cover more people. Now helps 11,000, but will reach out to a total of 27,000. Eligibility is income less than £16,500 with HB/CTS included as income. In future these will be excluded, but the allowed excess income will reduce from £120 a week to £100. The tariff will be for 2 years. 1st year 60% discount and 2nd year 40% discount. New rules start in April

South Staffs Water Charitable Trust – to help pay off water debts. <http://www.sswct.org/>

The Assure Tariff.

***Naomi pointed out that Cambridge City Council has an arrangement with Cambridge Water so that tenants assessed as eligible for a DHP (Discretionary Housing Payment) can get the Social Water (and sewerage) Tariff without having to apply so long as they sign the DHP form to agree to this. This has provided £40,000 of water debt relief to clients and they get a 60% reduction on water bills.***

**Jon Edney, Cambridge City Food Bank**

Six distribution centres in Cambridge and in Cambourne and Waterbeach. They are struggling to cope with demand.

Massive increase in demand. In 2017 a 27% increase over the previous year. In 2018 the increase was 35%. Trussell Trust say national increase is only 13%. What is happening in Cambridge fro demand to increase so much?

 Very concerned about demand soaring as UC has been rolled out on 17th October. Trussell Trust research indicates that in areas where UC has been rolled out the Food bank usage has increased by 52%.

December was very busy indeed. Struggling to pack boxes, deal with donations, do the Christmas Food Boxes, etc. Usually demands tails off in January, but not this year.

They have taken on an extra warehouse in December, and this is already 2/3rds full. Even with 160 volunteers it is all a struggle as all the donations have to be checked and stored correctly and moved to the correct locations. It is a huge undertaking. They are struggling to keep up with the donations. It is wonderful that so much is being donated, and donations are at an all time high, but it all needs to be transported etc.

There has been a huge increase in the issuing of Food Bank Vouchers. Jon is keen for Authorised Agents to consider carefully if it is actually a ‘Food Crisis’ or whether they are issuing a voucher just to ‘help out’. Jon appreciates that Authorised Agents are very careful with issuing vouchers, but needs them to know that the Food Bank is at capacity.

Jon is interested in why there is such an increase. Is it due to UC? At the previous Forum meeting he asked several questions:

Are Food Banks becoming more acceptable? Is the Cambridge Food Bank popular as it also offers the ‘Energy Top Ups’? More vouchers are being issued? Is this because they offer an ‘Electronic Voucher System’ for organisations?

***Sue asked Jon about the ‘Fairbite Food Club’ that he presented on at the previous Forum.***

It is going well with 65 members who are allowed to shop once or twice a week. Feedback from one member was that she had been facing eviction but due to being able to keep her food costs down by using the Food Club she was no longer at imminent risk of eviction.

Fare Share is still providing the food and the Food Club is installing a fridge which will allow the Club to offer fresh meat (chicken), which will increase the range of items available.

**Sharon Keogh, Kingsgate Church, Peterborough.**

Kingsgate run churches in Peterborough, Cambridge (West Road), Leicester and London. They run a Food Bank in Peterborough and CAREZONE (furniture recycling). They are very involved in community action, and are keen to network with other organisations in Cambridge. They are not in competition. They are keen on an ABCD (Asset Based Community Development) approach in conjunction with schools, the Police, Peterborough City Council etc. They have been involved with Homeless families and local people have set up a coffee morning themselves to offer help and support. In the past they have seen small pots of funding for specific projects and when funding stops so does the project. This is not sustainable. They will support locals to set up groups and run them, rather than it being done by an outside agency.

**Dawn Rogers, Cambridgeshire County Council**

Very concerned about the uptake of free school meals (FSM). Parent will need to actually apply to get them. Please encourage clients to do so. (It also then gives the school access to the Pupil Premium, an extra amount of money that goes with a child who is on FSM’s)

In April 2018 750 children were added to the system as their parents applied. This is on top of the 800 already in the system.

To apply for free school meals apply online at the CCC website:

[https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-&-learning/help-with-school-&-learning-costs/free-school-meals/](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-%26-learning/help-with-school-%26-learning-costs/free-school-meals/)

‘If you are eligible for free school meals on 31 March 2018, you will receive free school meals until March 2022, regardless of any change in your circumstances while the Department for Education (DfE) rolls out Universal Credits. There is no need for you to re-apply during this time, even if your child moves schools within Cambridgeshire.’

**Did you know?**

* Families who are currently paying for school meals will save around £400 a year for each primary school child if they are entitled to free school meals.
* Many schools have systems which mean it is impossible for other pupils to know who is receiving free school meals.
* School children who are eligible for free school meals are entitled to a two course meal worth approximately £2.30 for primary and £2.35 for secondary each day.
* When you apply for free school meals, you will also allow your child's school to receive [Pupil Premium](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-%26-learning/help-with-school-%26-learning-costs/pupil-premium/), which is extra money to support children from families on lower incomes.
* If your child is in receipt of [universal infant free school meals](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-%26-learning/help-with-school-%26-learning-costs/universal-infant-free-school-meals/) (where your child is in Reception, Year 1 or Year 2), we recommend you apply if you believe you may be eligible for free school meals, because the protection will continue beyond Year 2.
* Secondary school children who are entitled to free school meals might also qualify for help with [school transport](https://www.cambridgeshire.gov.uk/residents/children-and-families/schools-%26-learning/school-transport/) costs.
* If you also have a 3 or 4 year old child who is in a free childcare place, they may also be eligible for [Early Years Pupil Premium](https://www.cambridgeshire.gov.uk/residents/children-and-families/childcare-and-early-learning/early-years-pupil-premium/)

**Eligibility criteria**

Your child will get free school meals if you receive any of the following:

* Income Support
* Income Based Job Seekers Allowance
* Income-related Employment and Support Allowance
* Child Tax Credit - but no element of Working Tax Credit - and have an annual income (as assessed by HM Revenue and Customs (HMRC)) that does not exceed £16,190
* If you are supported under Part VI of the Immigration and Asylum Act 1999
* Guarantee element of State Pension Credit
* Working Tax Credit during the four week period immediately after your employment finishes or after you start to work less hours per week
* Universal Credit with an annual net earned income of no more than £7,400 (as from 1 April 2018)

**Angie Noble, Axiom (Longhurst Group)**

Angie is spending 80% of her time sorting out Universal Credit issues. UC rolled out in Peterborough in November 2017. Issues causing problems include consent, with the Vulnerable Work Coaches (VWC) being told they cannot discuss cases with Angie unless the client is either with her or has given explicit consent for that day or that one /item to be discussed. Previously she was working very well with the VWC’s and they were sorting things out quickly and efficiently. This change has made her work very difficult. Also involve din ESA/PIP Appeals. Also a lot of Council Tax debt, often going back several years.

**Kim Whitsey, P3 Charity**

Providing Floating Support throughout Cambridgeshire. P3 won the tender in October 2018. Housing related support to sustain and maintain tenancies. Can support those at risk of homelessness, in Rent/mortgage arrears or who have difficulty managing independently.

Things they can help with: Managing your tenancy, Mental health support, Housing advice, Budgeting and debt, Accessing financial support, Social and community groups, Employment, education & training opportunities, Signposting to other services

Working alongside Trailblazers. Several evictions pending. Debts including those relating to Mental Ill Heath and physical health. The MH issues having an impact on the financial situation. Also those affected by UC, Bedroom Tax CT debts etc. P3 workers attend drop ins, including at the Food Banks.

P3 Floating Support Workers do home visits and clients can self refer. All details on their website. <https://www.p3charity.org/services/cambridgeshire-floating-support-service->

For more information on this service, please call P3 on (freephone) **0808 169 8099**

or email **CPFSS@p3charity.org**.

**Elaine Seager, Clarion Housing**

Rent arrears are slightly lower than last year. Peterborough and Whittlesey went on to UC full service in November 2017, and this affects arrears. They may not meet their year end target for rent arrears, due to UC issues and difficulties..

Referring into Sarah-Jayne Goakes and the rest of the team for help with UC. S-J dealing with the most complicated cases. Problems with getting tenants to engage. Resourcing the amount of Money Guidance that is needed with UC is difficult as needs increase.

**Sarah-Jayne Goakes, Clarion Housing**

Sarah-Jayne covers the Clarion housing in the Fenland area. Sarah-Jayne is a CLAS Champion for Clarion tenants.

UC is the main issue and things have been very busy indeed since the roll out of Full Service UC. Sarah-Jayne & Income Team dealing with UC. Trying to be pro-active. Contacting The Vulnerable Work Coaches at the Jobcentre every single day with one issue or another to try to access help to solve problems.

**Changes to UC rules:**

**Wednesday 16th January 2018** – those on ESA and entitled to the Severe Disability Premium (SDP) will no longer be allowed to claim UC and will remain in ESA until ‘Managed Migration’ begins for them. This means that anyone moving areas or moving into a new tenancy will stay on ESA and claim Housing Benefit. This preserves their entitlement to the SDP. This is good news for these tenants.

**From 1st February 2019** large families (those with 3+ children) will have to claim UC (new claimants or significant change of circumstances) as the computer system has been changed to allow this. Previously it could only cope with 2 children. This is of concern as the Benefit Cap rules for UC mean that it is MORE than just the Housing Element that is capped. With Tax Credits it is only the Housing Benefit that is capped.

**Two Child Rule on UC changed:** Amber Rudd pronounced that UC will be changed so that all children born before April 2017 will be counted and included for UC child elements (previously only 2 children were counted and provided for under UC). In Child Tax Credits all children born before April 2017 were awarded a Child Tax Element (about £53 a week).

**There has been major confusion about this latest change, and some clients think that the whole ‘Two Child Limit’ has been scrapped – which it has not.**

***Sue Reynolds said that a tenant had phoned her up asking that if he decided to have another (3rd) child would he get any Child Tax Credit? Or would he get money for a 3rd child in UC? It is important that clients get the correct information so that they can make informed decisions.***

**Emma Hale, Clarion Futures**

Clarion has just started a new Social Investment Fund (with L & Q and Peabody) to grant support social enterprises, mainly in areas where there is Clarion housing stock. There is £3million to spend from now until 2021. Please talk to Emma in the break or email her

Emma.Hale@clarionhg.com

**Rachel McKay, BPHA**

Just returned from Maternity Leave. Lots of new properties in Trumpington and Northstowe. Nationally BPHA have 1,500 households on UC. They have stopped using APA’s to collect rent arrears or to get on-going rent, unless there are exceptional circumstances. They were not getting regular payments and the tenants did not know what was going on. They will keep this under review. The judges in eviction procedures are looking at this on a case by case basis and are NOT necessarily expecting an APA to be in place. They are using DHP’s initially to try to manage the situation.

***General discussion on use of APA’s***. Other HA’s are using them, despite the difficulties.

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**David Smith, Hundred Houses Society**

UC issues. Looking at UC arrears cases on an individual basis. Average £500 in arrears. Often the clam is not yet in payment. They are using APA’s, but are waiting at least 6 week sot get the first payment. The HH tenants have been very good in engaging with HH staff to tell them they are claiming UC. HH staff attending VWC meetings, but the VWC’s don’t always know the answer. Still very concerned about the 52/53 week issue. CHS now providing some Money Matters advice for HH tenants under new Service Level Agreement (SLA).

**Kevin Scanlon, Cambridgeshire County Council**

New post under Adult Safeguarding Team as a ‘Housing First Project Manager’ from November 2018. ‘Housing First’ is an idea for the USA and also used in Europe. Now used in Scotland and trialled elsewhere in the UK. There are currently 32 Housing First projects in the UK.

At present the system to house the Rough Sleeping Homeless is to get them into night shelters (like Jimmy’s), then into hostels and start dealing with their issues (mental health, alcohol, drugs, gambling etc.). Only when they appear more stable and have engaged with the support on offer are they put into the system to bid for social housing or helped to access private accommodation, as there has been a fear that those still in crisis, living chaotic lives and being addicted or with very poor mental health will not be able to cope with sustaining a tenancy. Housing First turns this on it’s head and says ‘House them first, and then help them to access support to deal with their issues’. They are moved straight into a tenancy and support is offered but it is NOT a condition of the tenancy.

**Sarva Babla – Support Co-ordinator John Huntingdon’s Charity, Sawston**

Sarva is a CLAS Champion.

JHC is a local parish charity in Sawston, providing housing, grants, support, advice on Benefits, Housing and Debt issues. Also seeing clients from outside Sawston (surrounding villages & those who work in Sawston or have local connection).

CAB delivers Debt Advice & General Benefit Advice from JHC premises. New offices at the John Huntingdon Centre, 189 High Street, Sawston, CB22 3HJ (next to Orchard House). Premises are also being used for meetings and drop ins by other organisations such as MIND, CAB, Relate, British Legion, SCDC

Big rise in JHC Food Bank use in 2018. JHC has just joined Fare Share and has signed up to a monthly collection (at Emmaus). 360 bags of food given out.

The DLA to PIP migration is causing problems as is very time consuming, especially when having to do Mandatory Reconsiderations and Appeals.

Lots of queries form clients about UC. Many are very vulnerable and don’t have email addresses. JHC will help with UC applications as it has computers available, but this will be limited by the Support Worker time available to help.

For more information contact (01223) 492492 or email office@johnhuntingdon.org.uk or look at the website: [www.johnhuntingdon.org.uk](http://www.johnhuntingdon.org.uk)

**Paula Rae, South Cambridgeshire District Council (SCDC)**

Paula deals with complex cases at serious risk of eviction. Issues with clients who are issued with a Notice to Quit and then go onto UC with a 6-7 week delay before any payments received so arrears increase. Paula asks the Rent Team to hold off the actual eviction to try to give her time to sort things out.

She has three clients cannot read nor write at all. They cannot cope with the way UC works. They need to make a telephone claim, but this has been problematic. They have no internet access, they have no-one to help them at all. The UC system simply does not work for them and is not appropriate. Paula spent 2.5 hours helping one tenant to make a UC claim. She also has a single mother tenant who refuses to make a UC claim as she is so frightened as her other benefits will stop. So no rent is being paid. They have so many repeat Food Bank Users that they are beyond the ‘3 in 6 months rule’ and have set up their own Food Bank cupboard at SCDC to give out food to those who are desperate for several weeks.

**Sue Tuffnell**, SCDC. Housing Advice and Homelessness Officer.

Sue is dealing with Possession Orders and the effects of the Homelessness Reduction Act, which still seems very new to them all and is trying to learn all about it in detail. She is seeing the effects of UC. She is working with the potentially homeless for up to 56 days. Often in this situation due to combination of issues including complex mental ill health. Seeing a lot of repeat clients. A cycle of becoming homeless repeated several times over 4 years plus. She coms from a Housing Benefit background. They are using a DHP pot of funding to pay off rent arrears, Bedroom Tax, Rent in advance, etc.

**Leanne Tipper, SCDC**

Referring clients into CPSL Mind, P3 Floating Support etc. to try to get them help to sustain their tenancies. Some new build tenancies appear to be unaffordable due to the Local Housing Allowance (LHA) rates. **Example**: Four bed house with BPHA was £1,000 a month.

**Discussion on LHA:** Other HA and local Authority staff (including Naomi Armstrong, Sarah-Jayne Goakes & Angie Noble) said that the LHA does not apply to Social Housing.

***Action:*** SCDC will look into this as they had been told it did apply.

**Nikki DiGiovanni, CCORRN**

**Website:** [**www.ccorrn.org.uk**](http://www.ccorrn.org.uk) **Email:** **admin@ccorrn.org.uk**

**CCORRN, 3 Commercial Road, March, PE15 8QP** Tel: 01354 607667.

Recycling organisation, part of the CLAS green voucher offer. Preventing paint gong to landfill. Contract with Amey to collect, process & recycle old paint and sell on. 19 retailers sell it, but most goes outside county. Process 31,500 litres. Half a million litres treated since the start.

Also recycling textiles. Re:FORM project - redundant work wear and work boots being de-branded and re-branded using volunteers & sold on. ***See leaflet.***

Need more volunteers, used to have about 40 a week. JCP referrals. 12 different roles. Many volunteering opportunities and work experience (office work, laundry, PR, re-manufacturing, paint, etc.). Have got 106 people into paid work.

Still supporting the ‘Love Your Home’ Events (6 a month in Fenland) funded by Clarion.

Also events in Hunts and Peterborough and Pop Up Stores. ***See leaflet.***

Feeding people through partnership with Fare Share. Food Store open three times a week. Involved with 517 Community Groups and organisations and had 4,000 individuals using their projects. Relationship with Clarion. HA’s can become members and pay for membership for tenants.

**Keith Bowman, Accent Housing**

Accent is a national housing association with a development (building) programme. New housing in Peterborough (12 properties) this week and 16 (flats) next week (in old offices). Choice based lettings. Some cannot afford the rent (do a Financial Statement with them). Accent is re-structuring and removing the Tenancy Support posts and expecting Housing Officers to deal with everything, including all ASB cases. In Keith’s experience Tenancy Support is too valuable to lose and needs to be bespoke.

UC issues similar to other HA’s. More ASB cases (since BREXIT). 85% of people who are involved in ASB (as perpetrators) have MH issues, so have to link this all together and address both issues, working with them to try to mitigate the issues. In December 20 new ASB cases. Need them to engage with support services to try to improve situations.

**Sue Amner, Cambridge City Council**

Cambridge City is now using the Universal Credit Landlord Portal. Only let’s landlord verify rent information and apply for APA’s. Nothing lese. Sue has attended t ‘Vulnerable Work Coach’ meetings at the Jobcentre to get to know the VWC’s and raise any issues.

Now have 229 UC cases. City has taken on an extra Financial Inclusion Officer to help with UC, Bedroom Tax and the Benefit Cap. Not using APA’s apart from exceptions. Lots of UC issues. Not sure when tenants are being paid, why they haven’t been paid, tenants have no money, Sue trying to find out on their behalf. Consultation just ended on whether they should scrap the 4 week rent free weeks. Likely to go to 52 weeks rent payments. Problem with the 53 week year in 19/20, as UC will not pay. They are considering what to do. Possibilities include a rent free week for week 53. Or 53 weeks split over 52 weeks.

Use **Housing Systems** (paid) service. Cost is £1,000 a year with good website. Very up to date with UC information. Standard letters etc. Training on UC Attended training last week . Very good.

**Sue Reynolds, Community Investment Manager & Senior Money Matters Advisor at CHS Group**

CHS has received some funding from Cambridgeshire County Council (CCC) to deliver the ***‘Money Essentials’*** financial capability training to CPSL Mind staff (February 4th) and to deliver the ***‘Making the Most of your Money ‘*** 6 week course to CPSL Mind clients. Four courses (2 hours a week for 6 weeks) will be delivered by Sue in Cambridge and in St Neots. The funding also includes 1:1 support with financial capability issues for up to 30 CPSL Mind clients (a total of 4 hours per person) with CHS Money Matters Advisors. This all runs from February to July 2019.

Sue manages staff of the CHS Money Matters and Training Matters teams. The Money Matters Team has 4 advisors (1 part-time). Continues to be very busy with helping clients with all benefits, including moving from DLA to PIP. Attending PIP (and ESA) Medicals with clients to ensure points put across correctly. PIP Medicals are now sent at very short notice (a few days). Very labour intensive. Trying to get PIP Medical home Visits where possible.

CHS has contracts to deliver a Money Matters service to tenants of other HA’s, including Metropolitan, Hundred Houses and Clarion. We also do work for King Street when needed.. We triage all referrals by phone and then arrange a home visit if needed.

Carol Hopkinson, CHS Money Matters Advisor (and our CHS CLAS Champion) phones all new tenants prior to move in to triage them and apply on their behalf for essential items which will help them start their tenancy successfully and make them aware of our MM Service. Carol is our CLAS Champion. 50% of new tenants require help.

Through the **New Horizons Project** funding Sue has been delivering the **‘Money Essentials’** 3 hour basic financial capability front line training course.

We hope to deliver more sessions in the future in Cambridge when the New Horizons Project funding is extended. Please contact Sue if you are interested in attending a future session. sue.reynolds@chsgroup.org.uk

**Training Matters:** The CHS Training Matters team now has 3 full time New Horizons Coaches (Amanda Smith, John Morris & Matthew Brooks). James Lewis continues to provide Digital Inclusion assistance through City Council funding. Jo Burton is working on the Community Connections South BBO Project and Polly Thurston is an Outreach Employment Advisor for those in Homeless Hostels and on the HB+ scheme through City Council funding.

**FOOD BANKS INFORMATION FROM JO STEVENSON:**

The Food Banks in the Fenland area are very keen to have more organisations involved in supporting clients at their Food Banks in the region. Also, agencies who might want to attend the next Food Bank meeting to share how they can support clients.

Please email Joanna Stevenson at the Trussell Trust Joanna.Stevenson@trusselltrust.org if your organisation can offer any support.

***Action:*** Sue to circulate the minutes or their Food Bank meeting for information.

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**BREAK (10 minutes)**

**Andrew Church explained that 1969 was a special year. It was Concorde’s first flight and was also the year that Dave Winterton started work at the DWP as a 16 year old. He thought it was just a temporary job until something better came along, but on**

**3rd February 2019 he will have worked for the DWP (in many guises) for 50 years! Along the way he met his wife and has done a wide variety of jobs.**

**To celebrate Dave’s 50th Anniversary we have got him a card, box of chocolates, badge (saying ‘50’ and ‘half a century’) and we will all share a cake (with ‘50’ in candles on it). Well done Dave! What an amazing achievement!**

**5. Universal Credit update Dave Winterton - DWP Partnership Manager**

Dave explained that Julia Nix (DWP) had sent him the answers to the pre-selected questions at 8am this morning but he has not been able to look at them so he will check and send them to Sue next week for circulation.

He will select the relevant changes in Amber Rudd’s recent statement for discussion:

**1) The UC Managed Migration Regulations.**

Phase 1 & 2 of UC roll out are completed and all Jobcentres have UC Full Digital Service.

From July 2019 there will be a pilot of 10,000 existing claims of Heritage/Legacy Benefit cases who will be ‘Managed Migrated’ over to UC. This will last 6 months. It will be a ‘Test and Learn’ pilot.

At present there are about 1 million households on UC. The government say they are sticking to an end date of 2023 to get all the Heritage Benefit cases ‘Manage Migrated’ to UC, starting in 2020. This is an extra 7 million households. This may be subject to slippage, but this is unknown at present.

It is still not known if 10,000 people will receive the Notices to apply for UC or if they will just keep writing to people until they actually have 10,000 on it through this method.

The Universal Credit (Managed Migration Pilot and Miscellaneous Amendments) Regulations 2019: SSAC correspondence dated **11th January 2019** asks this question and is available online at: <https://www.gov.uk/government/publications/the-universal-credit-managed-migration-pilot-and-miscellaneous-amendments-regulations-2019-ssac-correspondence?utm_source=716deb3b-5d3f-4bcc-ac9c-6a3857d42127&utm_medium=email&utm_campaign=govuk-notifications&utm_content=weekly>

This is part of what was said: *“…we would like to have a greater understanding about the rationale for the design of the cap, and how it will be applied in practice. It strikes us that it would have been easier to manage operationally if the department were to cap the number of migration notices issued at 10,000, rather than base it on the number of awards made in response to those notices. The proposals mean that the department cannot know precisely how many claimants will be migrated before the cap takes effect. It also misses an opportunity to develop a greater understanding of the extent of the fall-out rate of those that never proceed to Universal Credit and the reasons behind that. This is a widely held fear, and limiting the number of notices issued to 10,000 would help to keep that concern in focus.”*

**Geographical areas affected or type of benefits affected by this pilot?**

This is an unknown quantity. We do not know if it will affect our area. We were virtually the last area to go onto UC, so they may select an area (perhaps in the North East or North West of England) that is more experienced with UC. We also don’t know if they will of for one type of benefit (JSA, ESA etc.) or try it out on them all.

**2) Alternative Payment Arrangements (APA’s).**

UC is paid monthly in arrears. The first payment takes 5 weeks to arrive in the bank (if the claim is clean and all information is supplied correctly). 60% of UC claimants are now applying for an Advanced Payment. DWP Work Coaches are asking them ***“How will you manage financially for the 5 week wait?”*** and offering the Advances.

Using APA’s 20% of Housing Costs go straight to Landlords. It is possible to get UC paid at different times (weekly, fortnightly) if this is needed to protect the claimant (cases of addiction etc.). In Scotland they have chosen to be able to pay it fortnightly as a right, but in England and Wales this would not be possible without a big change to the computer software, as there are too many cases. At present it all has to be changed manually. However, Amber Rudd appears to be sympathetic to various changes, as the impact on the vulnerable is potentially huge (spending it all on day 1, no money for food or rent etc. )

APA’s were designed to be a ‘Temporary’ arrangement until something had been put in place to mitigate whatever the problem was. However, there is no time limit and if they need to remain at weekly or fortnightly to prevent serious problems they can stay like that.

**3) Personal Budgeting Support (PBS)**

From April 2019 this government funding will go straight to National CAB and not to the Local Authorities. It will only be for UC claimants. At present Cambridge CAB are paid by Cambridge City/SCDC to deliver PBS in the Jobcentre. Most people are seen once, but some 2/3/4 times and are handed on to Specialist Advisers. Slots fill up quickly. Housing Associations do not have any extra money to employ extra staff to help clients with UC issues and are really struggling with existing workloads. The Managed Migration period feels totally unmanageable to HA staff members as there is no extra resource and no extra capacity. Everyone is extremely worried.

**4) Single UC payment to one person in the household**

This doesn’t suit everyone and in cases of Domestic Abuse (including Financial/Economic Abuse) this puts the person being abused in a position where they have no money of their own and therefore cannot flee the situation. It is a return to the 1940’s (Frank Field said this). It is also risky where the person being paid is an addict.

At present 60% of UC payments go to the woman. Amber Rudd is keen to see the UC payment to go to the primary carer in the household. This is likely to be the woman. However, split payments are possible.

**5) Childcare Payments**

Under UC 85% of eligible childcare costs can be paid. However, this is in arrears. This means that some women cannot access childcare as the childcare providers need the costs upfront. It has been decided that the DWP ‘Flexible Support Fund’ can pay for the upfront Childcare costs to enable the women (or men) to get childcare & get into work.

**6) Two Child Policy changes in UC**

Amber Rudd pronounced that UC will be changed so that all children born before April 2017 will be counted and included for UC child elements (previously only 2 children were counted and provided for under UC). In Child Tax Credits all children born before April 2017 were awarded a Child Tax Element (about £53 a week).

**There has been major confusion about this latest change, and some clients think that the whole ‘Two Child Limit’ has been scrapped – which it has not.**

***Sue Reynolds said that a tenant had phoned her up asking that if he decided to have another (3rd) child would he get any Child Tax Credit? Or would he get money for a 3rd child in UC? It is important that clients get the correct information so that they can make informed decisions.***

**7) High Court Ruling on Assessment period - wages paid more than once in a month**

A recent High Court ruling (4 lone parents) highlighted situations where a UC claimant is paid more than once in an Assessment Period so does not get any UC (or reduced amount) in that month. This may happen due to wages being paid 4 weekly, being paid early due to Bank Holidays or Christmas etc. This was deemed unfair and that in future this must be sorted out manually and these claimants should not be penalised due to the system doing this (illegally) to them. This may be appealed by the DWP.

Naomi Armstrong brought up the related issue of claimants being **Benefit Capped** as they receive NO PAYMENT of wages the following month so are not exempted from the Cap. This is also extremely unfair. This can be dealt with through a manual adjustment. This is one of the questions submitted to Heidi Allen.

**8)** **Consent questions**

Under UC rules claimants have to give consent for the Housing Officer, Money Advisor or Support Worker to speak on their behalf ***every time*** there is a query. With Housing Benefit we could do third party consent at the start of the claim and discuss continually and with other DWP benefits we use ‘implicit consent’.

We have now been told that HA’s cannot get issues resolved via the Vulnerable Work Coaches unless specific consent is given. Previously this was possible. We cannot get answers on anything, even when tenants have large rent arrears and are close to eviction. Please can a ‘Housing Line’ be considered for landlords so that HA’s can discuss the situation with UC as they did previously? We want to help to prevent evictions and maintain tenancies.

**Answer and discussion:** Dave and Paul will look into this.

Sue said that she sent an email to the VWC with client details and the issue and what she thought should have happened. The VWC answered to give a detailed answer (about the UC process involved) and said she will sort it out and track it. No personal information was sent out by the VWC. In some situations this will be sufficient, but not always.

Sarah-Jayne said it may be possible for the client to give ‘Explicit Consent’ to deal with a specific issue ***until it is solved*** – but this will have to be phrased very carefully to make it clear it is actually the same issue and not many different ones. .

9) **The 52/53 week year question**

2019/2020 is a 53 week year. At present UC will only pay the rent element for a 52 week year, so HA’s and tenants will have one week’s rent arrears. This is of major concern to all Councils & social landlords as increased arrears affect HA’s sustainability and push tenants further into debt.

**Answer:** Heidi has already raised this at the Select Committee with Amber Rudd who is looking into it.

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**Leaflets about UC:** Dave encourages people to check on the gov.uk website for new information leaflets. <https://www.gov.uk/government/publications/universal-credit-and-you>

<https://www.gov.uk/government/publications/universal-support>

***Action: Dave will look at Julia Nix’s answers to all the questions and send them on to Sue who will circulate the document.***

**Presentations:** Dave Winterton is still available for a one hour presentation to staff groups/teams. Contact him at: dave.winterton@dwp.gsi.gov.uk

**6. Update on the Cambridgeshire Local Assistance Scheme (CLAS)**

**Andrew Church & Sue Reynolds, CHS Group**

**Eligibility:** Must be over 16, be on means tested benefits *or* if working must have an income of less than £16,000, have lived in Cambridgeshire for at least 6 months (unless fleeing DV or homeless).

**CLAS update as per Qtr 3 FY 18/19:**

* 77% of budget spend – marginally higher than target of (75%). However, many Champions confirm they are struggling with demand – impact of UC in Fenland and Cambridge.
* 576 awards made – already exceeding annual target of 545. Average value of award is £181 (although slightly higher than last qtr it’s still well below the maximum limit of £250)
* Majority of awards are for recycled goods:

|  |  |  |
| --- | --- | --- |
| Green Goods | 281 | £57,131 |
| New goods | 99 | £27,071 |
| Supermarket vouchers | 196 | £20,215 |

* Demand for SV remains higher than average – last year average was 17 per month. Since August 2018 we have started seeing increase – average for the last 5 months is 26
* Information & Advice part of project – CABx supported 160 customers to access help outside of CLAS. These are people who were assessed but not eligible for CLAS
* Have set up a Food Poverty Alliance(/Charities Network) in Wisbech & Villages. Will be setting one up in March
* In the process of procuring new White Goods supplier – invitations for application to tender went out in December. New Supplier should be in place in February.

**9. New Horizons - ‘Building Better Opportunities’ (BBO) LEP Financial Inclusion Project update.**

**Sue Reynolds & Andrew Church, CHS Group**

**New Horizons Conference - Tuesday 13th November 2018 at Burgess Hall, St Ives “Enabling progress. For you, for the people you work with and the communities and organisations you work within”.** The conference was a development from the conferences which were part of the five year ‘Making Money Count’ project. Over 100 people attended and it was all very well received with good feedback. Further conferences are planned.

**New Horizons Project Update:**

* We’re waiting for a decision on an extension that would take us into 2021, we should hear late Jan/early Feb
* We’ve enrolled over 320 people to date and 18 have found work (not one of our targets)
* Detailed information from our evaluation is available on the MMC website, under about us, conference 2018
* We can take referrals but there may be a couple of weeks before someone can be seen
* Over 80% of the people we’re working with have a disability. A wide range, including mental health challenges/mental ill health so,
* We’re going to do some work with the recovery college around money and mental health. Exploring integrating the question “how are you coping financially?” with peoples mental health recovery plans
* Signpost people to the campaign being run by the Money and Mental Health Institute on aggressive letters from creditors –the link is: <https://www.moneyandmentalhealth.org/debt-threats/>

**What is on offer?** Our New Horizons Coaches working across the partnership can provide: Up to 20 hours one to one coaching support on money, getting on-line and work

* Debt remedy services to participants on the project (including the £90 Debt Relief Order fee)
* The loan of an internet device (chrome book or lap top) and free wifi access for a limited amount of time to eligible participants

**Eligibility:** Participants must have the right to live and work in the UK, and not be working at all, including permitted work or zero hour contracts.

Our website [www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk) continues to be a well used resource for the sector, giving easy to understand information on money, getting on line, getting into work and a developing section on housing. We are working in a partnership type way and have expanded it to include sections on CLAS, New Horizons, Making Money Count and the Homelessness Trailblazer Project. We will be including a section on resources for frontline staff, hand outs, leaflets, tool kits, initial assessments forms etc. We welcome feedback. Just get in touch using the email address on the website.

**Referrals:** Forum members are invited to refer clients into the Project. Referral forms will be circulated electronically after this meeting. Forms returned to CHS at: newhorizons@chsgroup.org.uk

Or refer directly to one of the partner organisations. Speak to the Project Manager for contact details of the closest partner for your client. Or email Lynne. She can also provide details of the other LEP Projects, as Forum members may wish to refer into these projects, as they have a different emphasis and may be of interest. Please email Lynne.McAulay@chsgroup.org.uk 07590 861337

**10. Future Agenda Items**

* Heidi Allen, MP to be invited to attend next Forum meeting
* Universal Credit updates as the roll out of ‘Full Digital Service’ proceeds and changes are implemented
* CAB delivery of UC Personal Budgeting Support (PBS) update
* CLAS update
* New Horizons Financial Inclusion Project (BBO) update
* Any other suggestions

**11. Any other business:**

In Peterborough they are having a consultation on changes to the Council Tax Support cuts. Please submit any feedback by 4th February.

**12. Date of next meeting:** TBA

**13. Networking lunch provided by Cambridge Housing Society.**

*Andrew thanked all the members who had attended and all those who had contributed an item for the agenda.*